

Official County Paper.

LILY AND DOLLY WRIGHT  
Editors and Proprietors.

COIN'S FINANCIAL SCHOOL.

BY  
W. H. HARVEY.

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[Continued]  
CHAPTER I.

YOUNG SCOTT RETURNS.

Young Scott was seen entering the room; he was carrying in his hand a book. He stopped and addressed COIN, saying that he wished to apologize for his conduct, and was now here to stay if permitted to do so.

COIN told him that so long as he accorded to others the right to entertain views different from his, his name would be kept on the roll as a student at the "Financial School."

Thereupon Mr. Scott said: "I am informed that you have stated that silver was the unit of value prior to 1873; that this unit was composed of 371 grains of pure silver or 412 grains of standard silver. Now I want to know if it is not a fact that both gold and silver at that time were each the unit in its own measurement? And that we had a double measurement of value, which was liable to separate and part company at any time? And when the metals did separate, was not the effect like having two yard-sticks of different lengths? I wish to call your attention to the statute on page 213 of the book you read from where it says an eagle or ten-dollar gold piece is ten units. Does not this indicate positively that a gold unit was also provided for?"

And with this he sat down looking as proud as a cannoner who has just fired a shot that has had deadly effect in the enemy's ranks.

COIN had nodded when the proposition of the unit was stated; looked amused at the double unit proposition advanced, and now replied: "The law I referred to this morning was passed April 2, 1792, and remained the law till 1873. You will find it in my valuable Handbook. I now read it from the United States Statutes.

"Dollars or units, each to be of the value of a Spanish milled dollar as the same is now current, and to contain three hundred and seventy-one grains and four-sixteenth parts of a grain of pure, or four hundred and sixteen grains of standard silver.

"If you omit the words referring to the Spanish milled dollar, it will then read: 'Dollars or units, each to contain 371 grains and 4-16 parts of a grain of pure silver.'

"This is the statute that fixed the unit and is the only statute on the subject till we come to 1873.

"Now what you referred to is this. It is in section 9, and reads as follows: 'Eagles—each to be of the value of ten dollars or units.'

"And on the ratio of 15 to 1, fixed in the same act, this made an eagle contain 247 grains of pure gold, or 270 grains of standard gold. You will observe that the law does not say, as you stated, that an 'Eagle or ten dollar gold piece is ten units.' It says, 'Of the value of ten dollars or units.' In other words, a ten dollar gold piece shall be of the value of ten silver dollars.

"Or to state it in another way: As the law fixed 371 grains of pure silver as a unit, the quantity of gold in a gold dollar would be regulated by the ratio fixed from time to time.

"Now," addressing Mr. Scott, "if I have not read your law right, I want you to say so. This is the place to settle all questions of fact. Your law does not say a gold piece has so many units in it, but instead of that, it does say, the gold pieces are to be of the value of so many units."

The young journalist from Washington street had not seen the distinction, and had jumped at conclusions. When he did see the hole he was in, he leaned over to Evans of the *Economist*, who sat next to him, and asked him to help him out. Evans thought he had mastered the subject of political economy several years ago, and had named his paper "The Economist." He found now that he had not gone very deep into the subject. His text-books had been the *Tribune*, *Herald*, *Record* and *Journal*. He did not know that they, too, were getting their information in about the same way.

So now when his friend Scott was in trouble, he sympathized with him. But he could not help him, and was seen to shake his head. Scott sat silently in his seat.

"You will observe," continued COIN, "that the law in fixing a dollar or unit does not say, as in the case of gold, that it shall be of the value of 371 grains of silver, but that the dollar or unit was silver and its quantity should be 371 grains. The amount of alloy added to this quantity of pure silver was afterward changed, but this amount of pure silver, 371 grains, has always remained

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the same and was the unit of value until 1873.

A bright looking kid was now seen standing on a chair in the back part of the room holding up his hand and cracking his finger and thumb. He was asked what he wanted and said:

"I want to know what is meant by standard silver?"

COIN then explained that this meant with the government a standard rate for mixing alloy with silver and gold. And when so mixed is called standard silver or standard gold. Before it is mixed with the alloy it is called pure silver or pure gold. The standard of both gold and silver is such that by 1,000 parts by weight, 900 shall be of pure metal, and 100 of alloy. The alloy of silver coins is copper. In gold coins it is copper and silver, but the silver shall in no case exceed one-tenth of the whole alloy. Standard silver and standard gold is the metal when mixed with its alloy.

"I now think we understand," said COIN, "what the unit of value was prior to 1873. We had the silver dollar as the unit. And we had both gold and silver as money walking arm in arm into the United States mints.

"We now come to the act of 1873," continued COIN. "On February 12, 1873, Congress passed an act purporting to be a revision of the coinage laws. This law covers 15 pages of our statutes. It repealed the unit clause in the law of 1792, and in its place substituted a law in the following language:

"That the gold coins of the United States shall be of a one-dollar piece which at the standard weight of twenty-five and eight-tenths grains shall be the unit of value."

"It then deprived silver of its right to unrestricted free coinage, and destroyed it as legal tender money in the payment of debts, except to the amount of five dollars.

"At that time we were all using paper money. No one was handling silver and gold coins. It was when specie payments were about to be resumed that the country appeared to realize what had been done. The newspapers on the morning of February 13, 1873, and at no time in the vicinity of that period, had any account of the change. General Grant, who was President of the United States at that time, said afterwards, that he had no idea of it, and would not have signed the bill if he had known that it demonetized silver.

"In the language of Senator Daniel of Virginia, it seems to have gone through Congress 'like the silent tread of a cat.' 'An army of a half million of men invading our shores, the warships of the world bombarding our coasts, could not have made us surrender the money of the people and substitute in its place the money of the rich. A few words embraced in fifteen pages of statutes put through Congress in the rush of bills did it. The pen was mightier than the sword.

"But we are not here to deal with sentiment. We are here to learn facts.

"The law of 1873 made gold the unit of value. And that is the law today. When silver was the unit of value, gold enjoyed free coinage, and was legal tender in the payment of all debts. Now things have changed. Gold is the unit and silver does not enjoy free coinage. It is refused at the mints. We might get along with gold as the unit, if silver enjoyed the same right gold did prior to 1873. But that right is now denied to silver. When silver was the unit, the unlimited demand for gold to coin into money, made the demand as great as the supply, and this held up the value of gold bullion."

Here Victor F. Lawson, Jr., of the *Chicago Evening News*, interrupted the little financier with the statement that his paper, the *News*, had stated time and again that silver had become so plentiful it had ceased to be a precious metal. And that this statement believed by him to be a fact, had more to do with his prejudice to silver than anything else. And he would like to know if that was not a fact?

"There is no truth in the statement," replied COIN. "On page 21 of my Handbook you will find a table on this subject, compiled by Mulhall, the London statistician. It gives the quantity

of gold and silver in the world both coined and uncoined at six periods—at the years 1600, 1700, 1800, 1843, 1880, and 1890. It shows that in 1600 there were 27 tons of silver to one ton of gold. In 1700, 34 tons of silver to one ton of gold. In 1800, 32 tons of silver to one ton of gold. In 1843, 31 tons of silver to one ton of gold. In 1880, 18 tons of silver to one ton of gold. In 1890, 18 tons of silver to one ton of gold.

"The United States is producing more silver than it ever did, or was until recently. But the balance of the world is producing much less. They are fixing the price on our silver and taking it away from us, at their price. The report of the Director of the Mint shows that since 1859 the world has produced less silver than gold, while during the first fifty years of the century the world produced 78 per cent more silver than gold. Instead of becoming more plentiful, it is less plentiful. So it is less instead of more.

"Any one can get the official statistics by writing to the treasurer at Washington, and asking for his official book of statistics. Also write to the Director of the Mint and ask him for his report. If you get to answer write to your congressman. These books are furnished free and you will get them.

"At the time the United States demonetized silver in February, 1873, silver as measured in gold was worth \$1.02. The argument of depreciated silver could not then be made. Not one of the arguments that are now made against silver was then possible. They are all the bastard children of the crime of 1873.

"It was demonetized secretly, and since then a powerful money trust has used deception and misrepresentation that have led tens of thousands of honest minds astray."

William Henry Smith Jr., of the Associated Press, wanted to know if the size of the gold dollar was ever changed more than the one time mentioned by COIN, viz., in 1834.

"Yes," said COIN. "In 1837 it was changed from 23.2 to 23.22. This change of two one-hundredths was for convenience in calculation, but the change was made in the gold coin—never in the silver dollar (the unit) till 1873.

Adjourned.

(Continued.)

### WASHINGTON LETTER.

From our regular correspondent.

Washington, D. C., June 14, 1895.  
Judge Judson Harmon, of Ohio, has been appointed Attorney General to succeed Richard J. Olney, of Massachusetts, who has been named as Secretary of State to succeed the late Judge W. Q. Gresham. Both of these selections are favorably regarded. In the appointment of Judge Harmon (Cincinnati) has a peculiar local pride as it preserves the sequence of a number of important judicial selections that have been made from the bar of that city. Judge Harmon's appointment will prove a decidedly popular act on the part of the President, and is regarded as strong evidence of his judgment and discrimination of men.

A cable dispatch from Guayaquil says Gen. Eloy Alfaro has been proclaimed Provisional President of Ecuador, although he has not yet arrived on Ecuadorian soil, from which he has been an exile for the last ten years. A special dispatch from Shanghai says that it is almost certain that a massacre of all the persons connected with the English, French and American missions at Chungking has occurred. Neither men, women nor children have been spared, according to the report. It is claimed that telegrams have been intercepted by the government, the object being to conceal the news of the massacre. A French gunboat in en route to Bu Ching to investigate the report. All the whites have left Chungking and Sifu and Luchow are threatened.

A delegation of ten gentlemen from Atlanta, Ga., have recently been in the city to tender to the President an invitation to attend the Cotton States International Exposition. The administration has decided that a United States vessel of war should be sent to Key West for the purpose of co-operating with the revenue cutters in watching for filibustering expeditions leaving that and other places in Florida to aid the Cuban insurgents. This decision was reached the early part of this week. Just before Secretary Herbert's departure for Alabama, and he concluded that the "Raleigh" should be used for the purpose. It is probable that before many days the vessel will be on her way to Key West.

Ex-Secretary Whitney declares he will not be a presidential candidate. The announcement makes a great deal of talk.

It is generally believed that his withdrawal will help the candidacy of Secretary Carlisle, who will also have the support of the administration. Vice-President Stevenson's silence emboldens his friends and advisers. This assertion by Mr. Whitney is by all means one of the most interesting that has been made for some time. It is not, however, accepted in Washington without several grains of salt.

Although we hear a great deal about the silver question and the democratic candidates, yet there is very little talk at present concerning the republicans. When there is a veil of silence at any time in a party it may be depended upon that it is getting in its work on the inside and will have to be looked out for.

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### NOTICE FOR PUBLICATION.

U. S. LAND OFFICE.

WOODWARD, O. T.  
May 27th, 1895.

Notice is hereby given that the following named settler has filed notice of his intention to make final proof in support of his claim, and that said proof will be made before Carter Tracy, Probate Judge of Beaver County, O. T., on July 15th, 1895, viz: Thomas J. May, Jr., for the E 1/2 Sec 14, and E 1/2 Sec 15, and E 1/2 Sec 16, and E 1/2 Sec 17, and E 1/2 Sec 18, and E 1/2 Sec 19, and E 1/2 Sec 20, and E 1/2 Sec 21, and E 1/2 Sec 22, and E 1/2 Sec 23, and E 1/2 Sec 24, and E 1/2 Sec 25, and E 1/2 Sec 26, and E 1/2 Sec 27, and E 1/2 Sec 28, and E 1/2 Sec 29, and E 1/2 Sec 30, and E 1/2 Sec 31, and E 1/2 Sec 32, and E 1/2 Sec 33, and E 1/2 Sec 34, and E 1/2 Sec 35, and E 1/2 Sec 36, and E 1/2 Sec 37, and E 1/2 Sec 38, and E 1/2 Sec 39, and E 1/2 Sec 40, and E 1/2 Sec 41, and E 1/2 Sec 42, and E 1/2 Sec 43, and E 1/2 Sec 44, and E 1/2 Sec 45, and E 1/2 Sec 46, and E 1/2 Sec 47, and E 1/2 Sec 48, and E 1/2 Sec 49, and E 1/2 Sec 50, and E 1/2 Sec 51, and E 1/2 Sec 52, and E 1/2 Sec 53, and E 1/2 Sec 54, and E 1/2 Sec 55, and E 1/2 Sec 56, and E 1/2 Sec 57, and E 1/2 Sec 58, and E 1/2 Sec 59, and E 1/2 Sec 60, and E 1/2 Sec 61, and E 1/2 Sec 62, and E 1/2 Sec 63, and E 1/2 Sec 64, and E 1/2 Sec 65, and E 1/2 Sec 66, and E 1/2 Sec 67, and E 1/2 Sec 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